

ne (SCA)

noreply@formstack.com  
Friday, April 14, 2017 4:54 PM  
Breaches, Data (SCA)  
Security Breach Notifications

## Formstack Submission for form Security Breach Notifications

Submitted at 04/14/17 4:53 PM

Business Name: Johnson, Hearn, Vinegar & Gee, PLLC

Business Address: 434 Fayetteville St.  
#1800  
Raleigh, NC 27601

Company Type: Other

Owner Name: Paulette Thomas

Role: Counsel

Contact Address: 312 Walnut St.  
Suite 3200  
Cincinnati, OH 45202

Telephone Number: (513) 929-3483

Extension:

Email Address: pmthomas@bakerlaw.com

Relationship to Org: Owner

Breach Type: Electronic

Date Breach was Discovered: 01/16/2017

Number of Massachusetts  
Residents Affected: 10

Person responsible for data breach.: Unknown

Please give a detailed explanation of  
the data breach occurred.: On January 16, 2017, our client became aware of a ransomware attack  
of their computer system. Our client immediately began an  
investigation, reset passwords, removed the server from the system,  
and began using a back-up of their system. As part of their  
investigation, Johnson Hearn engaged a leading forensic firm, and it  
determined that an unknown person remotely accessed a server which  
contained files that may have included individuals' names, dates of  
birth, driver's license numbers or state issued identification numbers,  
social security numbers, financial information such as checking/savings

account numbers, financial investment information, payment card information, and health insurance numbers. Although no evidence has been found that the unknown person accessed or acquired personal information, the nature of the incident is such

**Please select the type of personal information that was included in the breached data.:**

Financial Account Numbers = Selection(s)  
Social Security Numbers = Selection(s)  
Driver's License = Selection(s)  
Credit/Debit Card Number = Selection(s)

**Please check ALL of the boxes that apply to your breach.:**

The breach was a result of a malicious/criminal act. = Selection(s)

**For breaches involving paper: A lock or security mechanism was used to physically protect the data.:**

N/A

**Physical access to systems containing personal information was restricted to authorized personnel only.:**

N/A

**Network configuration of breached system:**

Closed System

**For breaches involving electronic systems, complete the following:**

Personal information stored on the breached system was password-protected and/or restricted by user permissions. = Selection(s)

**All Massachusetts residents affected by the breach have been notified of the breach.:**

Yes

**Method(s) used to notify Massachusetts residents affected by the breach (check all that apply)::**

US Mail = Selection(s)

**Date notices were first sent to Massachusetts residents (MM/DD/YYYY):**

04/14/2017

**All Massachusetts residents affected by the breach have been offered complimentary credit monitoring services.:**

Yes

**Law enforcement has been notified of this data breach.:**

No

**Please describe how your company responded to the breach. Include what changes were made or may be made to prevent another similar breach from occurring.:**

On January 16, 2017, our client became aware of a ransomware attack of their computer system. Our client immediately began an investigation, reset passwords, removed the server from the system, and began using a back-up of their system. As part of their investigation, Johnson Hearn engaged a leading forensic firm, and it determined that an unknown person remotely accessed a server which contained files that may have included individuals' names, dates of birth, driver's license numbers or state issued identification numbers, social security numbers, financial information such as checking/savings

account numbers, financial investment information, payment card information, and health insurance numbers. Although no evidence has been found that the unknown person accessed or acquired personal information, the nature of the incident is such

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This is a customer service email.

Formstack, LLC  
8604 Allisonville Rd.  
Suite 300  
Indianapolis, IN 46250

## Monge, Elaine (SCA)

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**From:** Kenaley, Patricia <pkenaley@bakerlaw.com>  
**Sent:** Friday, April 14, 2017 4:25 PM  
**To:** Breaches, Data (SCA)  
**Cc:** Thomas, Paulette M.  
**Subject:** Incident Notification  
**Attachments:** JHVG - MA AG notice ltr. 04.14.17.pdf

Please see the attached notification.

Sent on behalf of:

Paulette Thomas  
Counsel

---

### **BakerHostetler**

312 Walnut Street | Suite 3200  
Cincinnati, OH 45202-4074  
T +1.513.929.3483

pmthomas@bakerlaw.com  
bakerlaw.com



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Any tax advice in this email is for information purposes only. The content of this email is limited to the matters specifically addressed herein and may not contain a full description of all relevant facts or a complete analysis of all relevant issues or authorities.

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# BakerHostetler

## Baker&Hostetler LLP

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F 513.929.0303  
www.bakerlaw.com

Paulette M. Thomas  
direct dial: 513.929.3483  
pmthomas@bakerlaw.com

April 14, 2017

### VIA OVERNIGHT MAIL

Attorney General Maura Healey  
Office of the Attorney General  
One Ashburton Place  
Boston, MA 02108

Re: *Incident Notification*

Dear Attorney General Healey:

We are writing on behalf of our client, Johnson, Hearn, Vinegar & Gee, PLLC ("Johnson Hearn"), to notify you of a security incident involving Massachusetts residents.

On January 16, 2017, our client became aware of a ransomware attack of their computer system. Our client immediately began an investigation, reset passwords, removed the server from the system, and began using a back-up of their system. As part of their investigation, Johnson Hearn engaged a leading forensic firm, and they determined that an unknown person remotely accessed a server which contained files that may have included individuals' names, dates of birth, driver's license numbers or state issued identification numbers, social security numbers, financial information such as checking/savings account numbers, financial investment information, payment card information, and health insurance numbers. Although no evidence has been found that the unknown person accessed or acquired personal information, the nature of the incident is such that we cannot rule out that possibility.

Johnson Hearn is notifying eight (8) Massachusetts residents in substantially the same form as the letter attached hereto, with written notification commencing today, April 14, 2017.<sup>1</sup> Notification is being made as soon as practicable and without unreasonable delay and pursuant to the investigation described above, which was necessary to determine the nature and scope of the incident; identify the individuals potentially affected; and restore the reasonable integrity of the data system. See M.G.L. c. 93H, § 3(b). In addition, Johnson Hearn is offering affected individuals a complimentary one-year membership of Experian's® IdentityWorks<sup>SM</sup>. This product offers affected individuals identity detection and resolution of identity theft.

Atlanta Chicago Cincinnati Cleveland Columbus Costa Mesa Denver  
Houston Los Angeles New York Orlando Philadelphia Seattle Washington, DC

Attorney General Maura Healey  
April 14, 2017  
Page 2

To help prevent something like this from happening in the future, Johnson Hearn has enhanced the security of their systems.

Please do not hesitate to contact me if you have any questions regarding this matter.

Sincerely,



Paulette M. Thomas  
Counsel

Enclosures

cc: (via overnight mail and email ([data.breaches@state.ma.us](mailto:data.breaches@state.ma.us)))  
Office of Consumer Affairs and Business Regulation  
Ten Park Plaza, Suite 5170  
Boston, MA 02116

---

<sup>1</sup> This report is not, and does not constitute, a waiver of personal jurisdiction.

JOHNSON, HEARN, VINEGAR & GEE, PLLC

ATTORNEYS AT LAW  
434 FAYETTEVILLE STREET SUITE 1800  
RALEIGH, NORTH CAROLINA 27601

GEORGE G. HEARN  
RICHARD J. VINEGAR  
M. BLEN GEE, JR.\*  
JEAN WINBORNE BOYLES\*  
OF COUNSEL

TELEPHONE (919) 743-2200  
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www.jhvglaw.com

MAILING ADDRESS:  
POST OFFICE BOX 1776  
RALEIGH, NORTH CAROLINA 27602

SAMUEL H. JOHNSON  
RETIRED

\*CERTIFIED MEDIATOR

SMP1000002



Sample Customer  
123 Sample St  
Apt 2  
Dublin, OH 43017

April 14, 2017

Notification of Computer System Security Incident

Dear Sample Customer:

Johnson, Hearn, Vinegar, & Gee, PLLC is committed to maintaining the privacy and security of the client information. We are writing to inform you of an incident that may have affected some of that information, including your name, address, date of birth, driver's license number or state issued identification number, social security number, financial information, such as checking/savings account numbers, or financial investment information, payment card information, and health insurance numbers.

Out of an abundance of caution, we wanted to notify you of this incident and offer you a complimentary one-year membership of Experian's® IdentityWorks<sup>SM</sup>. This product provides you with identity detection and resolution of identity theft. The terms and conditions for this offer are located at [www.ExperianIDWorks.com/restoration](http://www.ExperianIDWorks.com/restoration). While identity restoration assistance is immediately available to you, we also encourage you to activate the fraud detection tools available through Experian IdentityWorks<sup>SM</sup>. For instructions on how to activate your complimentary one-year membership, please see the additional information provided in this letter.

We deeply regret any inconvenience or concern this may cause you. To help prevent something like this from happening in the future, we have enhanced the security of our systems. If you have any questions please call (855) 474-3854, or for international calls (330) 333-7258, from 9 a.m. to 5 p.m. Eastern Time, Monday through Friday.

Sincerely,

George G. Hearn  
Managing Member

Enc. (3 pages)

### **Activate IdentityWorks<sup>SM</sup> in Three Easy Steps**

To start monitoring your personal information please follow the steps below:

- Ensure that you **enroll by: July 31, 2017** (Your code will not work after this date.)
- Visit the Experian IdentityWorks website to enroll: [www.experianidworks.com/creditone](http://www.experianidworks.com/creditone)
- Provide your **activation code: ABC123**

If you have questions about the product, need assistance with identity restoration that arose as a result of this incident or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at 877-890-9332 by **July 31, 2017**. Be prepared to provide engagement number **DB01441** as proof of eligibility for the identity restoration services by Experian.

### **ADDITIONAL DETAILS REGARDING YOUR 12-MONTH EXPERIAN IDENTITYWORKS MEMBERSHIP:**

A credit card is **not** required for enrollment in Experian IdentityWorks.

You can contact Experian **immediately** regarding any fraud issues, and have access to the following features once you enroll in Experian IdentityWorks:

- **Experian credit report at signup:** See what information is associated with your credit file. Daily credit reports are available for online members only.\*
- **Credit Monitoring:** Actively monitors Experian, Equifax and Transunion files for indicators of fraud.
- **Internet Surveillance:** Technology searches the web, chat rooms & bulletin boards 24/7 to identify trading or selling of your personal information on the Dark Web.
- **Identity Restoration:** Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARE<sup>TM</sup>:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **\$1 Million Identity Theft Insurance<sup>\*\*</sup>:** Provides coverage for certain costs and unauthorized electronic fund transfers.

**What you can do to protect your information:** There are additional actions you can consider taking to reduce the chances of identity theft or fraud on your account(s). Please refer to [www.ExperianIDWorks.com/restoration](http://www.ExperianIDWorks.com/restoration) for this information.

Even if you choose not to take advantage of this free credit monitoring service, we recommend that you remain vigilant to the possibility of fraud and identity theft by reviewing your credit card, bank, and other financial statements for any unauthorized activity. You may also obtain a copy of your credit report, free of charge, directly from each of the three nationwide credit reporting agencies. To order your credit report, free of charge, once every twelve months, please visit

[www.annualcreditreport.com](http://www.annualcreditreport.com) or call toll-free at 1-877-322-8228. Contact information for the three nationwide credit reporting agencies is as follows:



Equifax	Experian	TransUnion
PO Box 740241	PO Box 2002	PO Box 2000
Atlanta, GA 30374	Allen, TX 75013	Chester, PA 19016
<a href="http://www.equifax.com">www.equifax.com</a>	<a href="http://www.experian.com">www.experian.com</a>	<a href="http://www.transunion.com">www.transunion.com</a>
1-800-685-1111	1-888-397-3742	1-800-916-8800

If you believe you are the victim of identity theft or have reason to believe your personal information has been misused, you should contact the Federal Trade Commission or the Massachusetts Attorney General's Office. Contact information for the Federal Trade Commission and the Massachusetts Attorney General's Office is as follows:

Federal Trade Commission  
600 Pennsylvania Avenue, NW  
Washington, DC 20580  
[www.ftc.gov/idtheft](http://www.ftc.gov/idtheft)  
(877) 438-4338

Office of the Attorney General  
One Ashburton Place  
Boston, MA 02108  
[www.mass.gov/ago/contact-us.html](http://www.mass.gov/ago/contact-us.html)  
(508) 990-8686

You can obtain information from these sources about steps an individual can take to avoid identity theft as well as information about fraud alerts and security freezes. You should also contact your local law enforcement authorities and file a police report. Obtain a copy of the police report in case you are asked to provide copies to creditors to correct your records.

Note that pursuant to Massachusetts law, you have the right to file and obtain a copy of any police report.

Massachusetts law also allows consumers to request a security freeze. A security freeze prohibits a credit reporting agency from releasing any information from your credit report without written authorization. Be aware that placing a security freeze on your credit report may delay, interfere with, or prevent the timely approval of any requests you make for new loans, credit mortgages, employment, housing, or other services.

The fee for placing a security freeze on a credit report is \$5.00. If you are a victim of identity theft and submit a valid investigative report or complaint with a law enforcement agency, the fee will be waived. In all other instances, a credit reporting agency may charge you up to \$5.00 each to place, temporarily lift, or permanently remove a security freeze. If you have not been a victim of identity theft, you will need to include payment to the credit reporting agency to place, lift, or remove a security freeze by check, money order, or credit card.

To place a security freeze on your credit report, you must send a written request to each of the three major reporting agencies by regular, certified, or overnight mail at the addresses below:

Equifax Security Freeze	Experian Security Freeze	TransUnion Security Freeze
PO Box 105788	PO Box 2002	PO Box 2000
Atlanta, GA 30348	Allen, TX 75013	Chester, PA 19016
<a href="http://www.equifax.com">www.equifax.com</a>	<a href="http://www.experian.com">www.experian.com</a>	<a href="http://www.transunion.com">www.transunion.com</a>
1-800-685-1111	1-888-397-3742	1-800-916-8800

In order to request a security freeze, you will need to provide the following information:

1. Your full name (including middle initial as well as Jr., Sr., II, III, etc.)
1. Social Security number
2. Date of birth

3. If you have moved in the past five (5) years, provide the addresses where you have lived over the prior five years
4. Proof of current address such as a current utility bill or telephone bill
5. A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.)
6. If you are a victim of identity theft, include a copy of the police report, investigative report, or complaint to a law enforcement agency concerning identity theft

The credit reporting agencies have three (3) business days after receiving your request to place a security freeze on your credit report. The credit bureaus must also send written confirmation to you within five (5) business days and provide you with a unique personal identification number ("PIN") or password or both that can be used by you to authorize the removal or lifting of the security freeze.

To lift the security freeze in order to allow a specific entity or individual access to your credit report, you must call or send a written request to the credit reporting agencies by mail and include proper identification (name, address, and Social Security number) and the PIN number or password provided to you when you placed the security freeze as well as the identity of those entities or individuals you would like to receive your credit report or the specific period of time you want the credit report available. The credit reporting agencies have three (3) business days after receiving your request to lift the security freeze for those identified entities or for the specified period of time.

To remove the security freeze, you must send a written request to each of the three credit bureaus by mail and include proper identification (name, address, and Social Security number) and the PIN number or password provided to you when you placed the security freeze. The credit bureaus have three (3) business days after receiving your request to remove the security freeze.

\* Offline members will be eligible to call for additional reports quarterly after enrolling.

\*\* Identity theft insurance is underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. (AIG). The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

# BakerHostetler

## Baker & Hostetler LLP

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Suite 3200  
Cincinnati, OH 45202-4074

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F 513.929.0303  
www.bakerlaw.com

Paulette M. Thomas  
direct dial: 513.929.3483  
pmthomas@bakerlaw.com

April 14, 2017

### VIA OVERNIGHT MAIL

Attorney General Maura Healey  
Office of the Attorney General  
One Ashburton Place  
Boston, MA 02108



Re: *Incident Notification*

Dear Attorney General Healey:

We are writing on behalf of our client, Johnson, Hearn, Vinegar & Gee, PLLC ("Johnson Hearn"), to notify you of a security incident involving Massachusetts residents.

On January 16, 2017, our client became aware of a ransomware attack of their computer system. Our client immediately began an investigation, reset passwords, removed the server from the system, and began using a back-up of their system. As part of their investigation, Johnson Hearn engaged a leading forensic firm, and they determined that an unknown person remotely accessed a server which contained files that may have included individuals' names, dates of birth, driver's license numbers or state issued identification numbers, social security numbers, financial information such as checking/savings account numbers, financial investment information, payment card information, and health insurance numbers. Although no evidence has been found that the unknown person accessed or acquired personal information, the nature of the incident is such that we cannot rule out that possibility.

Johnson Hearn is notifying eight (8) Massachusetts residents in substantially the same form as the letter attached hereto, with written notification commencing today, April 14, 2017.<sup>1</sup> Notification is being made as soon as practicable and without unreasonable delay and pursuant to the investigation described above, which was necessary to determine the nature and scope of the incident; identify the individuals potentially affected; and restore the reasonable integrity of the data system. See M.G.L. c. 93H, § 3(b). In addition, Johnson Hearn is offering affected individuals a complimentary one-year membership of Experian's® IdentityWorks<sup>SM</sup>. This product offers affected individuals identity detection and resolution of identity theft.

Atlanta Chicago Cincinnati Cleveland Columbus Costa Mesa Denver  
Houston Los Angeles New York Orlando Philadelphia Seattle Washington, DC

Attorney General Maura Healey  
April 14, 2017  
Page 2

To help prevent something like this from happening in the future, Johnson Hearn has enhanced the security of their systems.

Please do not hesitate to contact me if you have any questions regarding this matter.

Sincerely,



Paulette M. Thomas  
Counsel

Enclosures

cc: ✓ (via overnight mail and email ([data.breaches@state.ma.us](mailto:data.breaches@state.ma.us)))  
Office of Consumer Affairs and Business Regulation  
Ten Park Plaza, Suite 5170  
Boston, MA 02116

---

<sup>1</sup> This report is not, and does not constitute, a waiver of personal jurisdiction.

JOHNSON, HEARN, VINEGAR & GEE, PLLC

ATTORNEYS AT LAW  
434 FAYETTEVILLE STREET SUITE 1800  
RALEIGH, NORTH CAROLINA 27601

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SAMUEL H. JOHNSON  
RETIRED

\*CERTIFIED MEDIATOR

SMP1008002



Sample Customer  
123 Sample St  
Apt 2  
Dublin, OH 43017

April 14, 2017

**Notification of Computer System Security Incident**

Dear Sample Customer:

Johnson, Hearn, Vinegar, & Gee, PLLC is committed to maintaining the privacy and security of the client information. We are writing to inform you of an incident that may have affected some of that information, including your name, address, date of birth, driver's license number or state issued identification number, social security number, financial information, such as checking/savings account numbers, or financial investment information, payment card information, and health insurance numbers.

Out of an abundance of caution, we wanted to notify you of this incident and offer you a complimentary one-year membership of Experian's® IdentityWorks<sup>SM</sup>. This product provides you with identity detection and resolution of identity theft. The terms and conditions for this offer are located at [www.ExperianIDWorks.com/restoration](http://www.ExperianIDWorks.com/restoration). While identity restoration assistance is immediately available to you, we also encourage you to activate the fraud detection tools available through Experian IdentityWorks<sup>SM</sup>. For instructions on how to activate your complimentary one-year membership, please see the additional information provided in this letter.

We deeply regret any inconvenience or concern this may cause you. To help prevent something like this from happening in the future, we have enhanced the security of our systems. If you have any questions please call (855) 474-3854, or for international calls (330) 333-7258, from 9 a.m. to 5 p.m. Eastern Time, Monday through Friday.

Sincerely,

George G. Hearn  
Managing Member

Enc. (3 pages)



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- **Experian credit report at signup:** See what information is associated with your credit file. Daily credit reports are available for online members only.\*
- **Credit Monitoring:** Actively monitors Experian, Equifax and Transunion files for indicators of fraud.
- **Internet Surveillance:** Technology searches the web, chat rooms & bulletin boards 24/7 to identify trading or selling of your personal information on the Dark Web.
- **Identity Restoration:** Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARE<sup>TM</sup>:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **\$1 Million Identity Theft Insurance<sup>\*\*</sup>:** Provides coverage for certain costs and unauthorized electronic fund transfers.

**What you can do to protect your information:** There are additional actions you can consider taking to reduce the chances of identity theft or fraud on your account(s). Please refer to [www.ExperianIDWorks.com/restoration](http://www.ExperianIDWorks.com/restoration) for this information.

Even if you choose not to take advantage of this free credit monitoring service, we recommend that you remain vigilant to the possibility of fraud and identity theft by reviewing your credit card, bank, and other financial statements for any unauthorized activity. You may also obtain a copy of your credit report, free of charge, directly from each of the three nationwide credit reporting agencies. To order your credit report, free of charge, once every twelve months, please visit

[www.annualcreditreport.com](http://www.annualcreditreport.com) or call toll-free at 1-877-322-8228. Contact information for the three nationwide credit reporting agencies is as follows:

Equifax	Experian	TransUnion
PO Box 740241	PO Box 2002	PO Box 2000
Atlanta, GA 30374	Allen, TX 75013	Chester, PA 19016
<a href="http://www.equifax.com">www.equifax.com</a>	<a href="http://www.experian.com">www.experian.com</a>	<a href="http://www.transunion.com">www.transunion.com</a>
1-800-685-1111	1-888-397-3742	1-800-916-8800

If you believe you are the victim of identity theft or have reason to believe your personal information has been misused, you should contact the Federal Trade Commission or the Massachusetts Attorney General's Office. Contact information for the Federal Trade Commission and the Massachusetts Attorney General's Office is as follows:

Federal Trade Commission  
600 Pennsylvania Avenue, NW  
Washington, DC 20580  
[www.ftc.gov/idtheft](http://www.ftc.gov/idtheft)  
(877) 438-4338

Office of the Attorney General  
One Ashburton Place  
Boston, MA 02108  
[www.mass.gov/ago/contact-us.html](http://www.mass.gov/ago/contact-us.html)  
(508) 990-8686

You can obtain information from these sources about steps an individual can take to avoid identity theft as well as information about fraud alerts and security freezes. You should also contact your local law enforcement authorities and file a police report. Obtain a copy of the police report in case you are asked to provide copies to creditors to correct your records.

Note that pursuant to Massachusetts law, you have the right to file and obtain a copy of any police report.

Massachusetts law also allows consumers to request a security freeze. A security freeze prohibits a credit reporting agency from releasing any information from your credit report without written authorization. Be aware that placing a security freeze on your credit report may delay, interfere with, or prevent the timely approval of any requests you make for new loans, credit mortgages, employment, housing, or other services.

The fee for placing a security freeze on a credit report is \$5.00. If you are a victim of identity theft and submit a valid investigative report or complaint with a law enforcement agency, the fee will be waived. In all other instances, a credit reporting agency may charge you up to \$5.00 each to place, temporarily lift, or permanently remove a security freeze. If you have not been a victim of identity theft, you will need to include payment to the credit reporting agency to place, lift, or remove a security freeze by check, money order, or credit card.

To place a security freeze on your credit report, you must send a written request to each of the three major reporting agencies by regular, certified, or overnight mail at the addresses below:

Equifax Security Freeze	Experian Security Freeze	TransUnion Security Freeze
PO Box 105788	PO Box 2002	PO Box 2000
Atlanta, GA 30348	Allen, TX 75013	Chester, PA 19016
<a href="http://www.equifax.com">www.equifax.com</a>	<a href="http://www.experian.com">www.experian.com</a>	<a href="http://www.transunion.com">www.transunion.com</a>
1-800-685-1111	1-888-397-3742	1-800-916-8800

In order to request a security freeze, you will need to provide the following information:

1. Your full name (including middle initial as well as Jr., Sr., II, III, etc.)
1. Social Security number
2. Date of birth

3. If you have moved in the past five (5) years, provide the addresses where you have lived over the prior five years
4. Proof of current address such as a current utility bill or telephone bill
5. A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.)
6. If you are a victim of identity theft, include a copy of the police report, investigative report, or complaint to a law enforcement agency concerning identity theft

The credit reporting agencies have three (3) business days after receiving your request to place a security freeze on your credit report. The credit bureaus must also send written confirmation to you within five (5) business days and provide you with a unique personal identification number ("PIN") or password or both that can be used by you to authorize the removal or lifting of the security freeze.

To lift the security freeze in order to allow a specific entity or individual access to your credit report, you must call or send a written request to the credit reporting agencies by mail and include proper identification (name, address, and Social Security number) and the PIN number or password provided to you when you placed the security freeze as well as the identity of those entities or individuals you would like to receive your credit report or the specific period of time you want the credit report available. The credit reporting agencies have three (3) business days after receiving your request to lift the security freeze for those identified entities or for the specified period of time.

To remove the security freeze, you must send a written request to each of the three credit bureaus by mail and include proper identification (name, address, and Social Security number) and the PIN number or password provided to you when you placed the security freeze. The credit bureaus have three (3) business days after receiving your request to remove the security freeze.

\* Offline members will be eligible to call for additional reports quarterly after enrolling.

\*\* Identity theft insurance is underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. (AIG). The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.